

The Office of the Comptroller of the Currency (OCC)'s *Financial Literacy Update* is a bimonthly e-newsletter that reports financial literacy events, initiatives, and related resources of the OCC and other government agencies and organizations.

*Financial Literacy Update* provides brief descriptions and Web links for events in chronological order. It lists initiatives and resources (with Web links) in alphabetical order. We welcome your feedback.

Have an upcoming financial literacy event, new tool, or product? Please e-mail us at [communityaffairs@occ.treas.gov](mailto:communityaffairs@occ.treas.gov). Online versions of *Financial Literacy Update* are available at [www.occ.gov/flu](http://www.occ.gov/flu).

■ [Events](#) ■ [Initiatives](#) ■ [Resources](#) ■ [Updates](#)

## EVENTS

### [College Fed Challenge](#)

November–December 2015 (New York)

The Federal Reserve Bank of New York sponsors this event to bring real-world economic topics into classrooms. Teams play the role of monetary policymakers by analyzing economic conditions and recommending a course for monetary policy.

### [Financial Coaching Fundamentals and Specialty Training](#)

November–December 2015 (Nationwide)

Change Machine offers regularly scheduled Web-based training on financial coaching. The presentations cover financial security fundamentals and specialized topics.

### [Financial Coaching Professional Development Webinar Series](#)

November–December 2015 (Nationwide)

The Association for Financial Counseling and Financial Planning (AFCPE) and Sage Financial Solutions offer this professional development collaboration designed to introduce the concepts and techniques of financial coaching.

### [Financial Literacy Seminar Series](#)

November–December (Washington, D.C.)

The Global Financial Literacy Excellence Center at George Washington University and the Board of Governors of the Federal Reserve sponsor these seminars to highlight recent research findings pertinent to financial literacy education.

### [Teacher Workshops in Southeastern U.S.](#)

November–December 2015

The Federal Reserve Bank of Atlanta sponsors numerous teacher workshops and events in Alabama, Florida, Georgia, Louisiana, Mississippi, and Tennessee.

### [FinLit300](#)

November 2015–April 2016 (N.H.)

The New Hampshire Jump\$tart Coalition sponsors the New Hampshire Financial Capability Challenge to empower high school students to apply classroom-based financial education in this contest of knowledge and skills.

### [Finance and Investment Challenge Bowl](#)

November 3, 2015–March 16, 2016 (Wausau, Racine, Kenosha, Madison, and Appleton, Wis.)

Asset Builders of America and the Wisconsin Department of Financial Institutions sponsor this financial literacy program for high school students. This event teaches a wide range of financial literacy topics aligned with Wisconsin's Model Academic Standards for Personal Financial Literacy, culminating in a live quiz show-style tournament where teams compete to determine regional champions. See Web site for specific city and date information.

### [Platforms for Prosperity Summit: Growing a Financially Secure Workforce](#)

November 3, 2015 (Washington, D.C.)

CFED sponsors this conference focusing on strengthening the capacity of employers, workforce development agencies, microenterprise development organizations, and others to help workers move toward financial stability and security.

### [Evening at the Fed](#)

November 4, 2015 (Denver, Colo.)

The Federal Reserve Bank of Kansas City hosts this workshop to provide an update on the economic outlook. Educators also learn about the Federal Reserve's free economic education resources.

## **Financial Education In Oklahoma Conference**

**November 4, 2015 (Oklahoma City, Okla.)**

The Federal Reserve Bank of Kansas City and the Oklahoma Jump\$tart Coalition sponsor this conference focusing on tools and strategies to understand the financial education needs and personal development of classroom teachers and community educators.

## **\$tart \$mart Teacher Summit**

**November 6, 2015 (Park City, Utah)**

The Utah Jump\$tart Coalition sponsors this professional development event for Utah teachers.

## **National Educator Conference in Maryland**

**November 6–8, 2015 (National Harbor, Md.)**

The Jump\$tart Coalition's sixth annual conference offers tools, resources, and support for educators of pre-K–12 students.

## **Financial Planning Day in Virginia Beach**

**November 7, 2015 (Virginia Beach, Va.)**

The city of Virginia Beach hosts its fifth annual financial planning day, with free one-on-one counseling from certified financial planners, accountants, and credit counselors. A variety of workshops will help attendees with college and retirement planning, financial management, credit building, and more.

## **The Money Conference**

**November 7, 2015–February 13, 2016 (Appleton, Racine, Kenosha, and Wausau, Wis.)**

Asset Builders of America and the Wisconsin Department of Financial Institutions sponsor this full-day financial education conference for youth and families, featuring national speakers and up to 25 separate workshops presented in English, Spanish, and Hmong, as appropriate. Day care and meals are provided to all attendees. See Web site for specific city and date information.

## **Financial Literacy and Education Commission Public Meeting**

**November 18, 2015 (Washington, D.C.)**

The Financial Literacy and Education Commission (FLEC) was established under the Fair and Accurate Credit Transactions Act of 2003. The Commission is chaired by the Secretary of the Treasury and the vice chair is the Director of the Consumer Financial Protection Bureau. The Commission comprises the heads of 21 additional federal entities. To attend, you must register at the U.S. Department of the Treasury Web site.

## **Annual Research and Training Symposium**

**November 18–20, 2015 (Jacksonville, Fla.)**

AFCPE hosts this conference for personal finance professionals working in research, practice, and educational settings.

## **Financial Health of LMI Families, the Impact on Child Well-Being and Opportunities to Innovate**

**November 19, 2015 (Nationwide)**

The Center for Financial Services Innovation (CFSI) sponsors this webinar to highlight the results of its "Understanding and Improving Consumer Financial Health" research study and the implications for low- and moderate-income families with children.

## **Evening at the Fed: Dinner and Discussion for Educators**

**December 1–10, 2015 (Texas)**

The Federal Reserve Bank of Dallas hosts these workshops in Houston, El Paso, Dallas, and San Antonio for Texas educators. Certificates for professional development credit hours are available.

## **Financial Services Conference**

**December 3–4, 2015 (Washington, D.C.)**

The Consumer Federation of America's 28th annual conference, planned with the assistance of consumer groups and the financial services industry, brings together federal and state policymakers and regulators to discuss banking, insurance, investment, and real estate issues affecting consumers.

## **26th Annual Association of School Economics Teachers Conference**

**December 4, 2015 (Milwaukee, Wis.)**

Economics *Wisconsin*, the Council on Economic Education, and the Wisconsin Department of Financial Institutions sponsor this conference focusing on what has happened economically in the United States since the Great Recession.

## **Operation HOPE Global Forum**

**January 13–15, 2015 (Atlanta, Ga.)**

Operation HOPE sponsors this third annual global forum where leaders outline a vision for the future of the modern global economy. Meet with heads of state and C-suite and community leaders from the public and private sector from around the world for three days of discussions, networking, and turning ideas into action.

## **America Saves Week**

**February 22–27, 2016 (Nationwide)**

The Consumer Federation of America, the American Savings Education Council (ASEC), and America Saves sponsor the annual America Saves Week. The goal is to encourage people, particularly lower-income families, to save money and build wealth. The event offers information and advice on paying down debt, building an emergency fund, and saving for a home, education, and retirement.

## **Jacksonville Wi\$e Money Week**

**April 24–30, 2016 (Jacksonville, Fla.)**

Wi\$e Money Week offers activities and events to encourage good money management, and provide financial education to help consumers become wiser about money. The event includes programs, classes, and activities for the community.

## **INITIATIVES**

### **2015–2016 Lights, Camera, Save! Video Contest**

The ABA Foundation sponsors this video contest for banks to encourage teenagers to educate themselves and their peers about the value of saving and using money wisely. Banks host the local competition and select winners to compete in a national competition. The ABA Foundation will announce the national winners during America Saves Week 2016.

### **LifeSmarts Online Consumer Challenge**

The National Consumers League hosts LifeSmarts, an online competition open to all students in grades 6–12. Each month's topics focus on a different category important to teenage consumers, including personal finance, health and safety, consumer rights, technology, and the environment. Teams with the highest scores advance to state competitions held in the early spring. The winning teams advance to the National Championship on April 9–12 in Denver, Colo.

### **Safe Banking for Seniors**

The ABA Foundation launched this initiative to help bankers educate seniors and their caregivers about the risks of financial fraud. The Foundation will provide bankers with event materials, lesson plans, media outreach tools and best practices.

### **Save Your Refund 2016**

The nonprofit Doorways to Dreams Fund teams up with the America Saves campaign to sponsor the nationwide Save Your Refund sweepstakes to encourage saving at tax time. Beginning this 2015 tax season, all filers age 18 and older who receive a federal tax refund and save part of that refund—using Internal Revenue Service Form 8888—can enter the sweepstakes to win weekly prizes and a \$25,000 grand prize.

## **RESOURCES**

### **AARP–Small Business Administration Webinars**

AARP and the U.S. Small Business Administration (SBA) host new webinars and republish previous webinars to educate people who want to start businesses or expand existing ones.

### **Consumer.gov**

This Federal Trade Commission (FTC) Web site contains free resources about credit, debt, identity theft, and avoiding scams, as well as budgeting, opening a bank account, shopping for prepaid cards, and managing money in general. The Web site is available in Spanish at [www.consumidor.gov](http://www.consumidor.gov).

### **FDIC Deposit Insurance Education Materials**

The FDIC has made significant improvements to its deposit insurance education materials. The changes are designed to allow the public to quickly access basic information while still offering the traditional in-depth and comprehensive deposit insurance information.

### **FDIC Consumer Newsletter**

The FDIC's Summer 2015 edition of its consumer newsletter highlights bank rewards, ATM fees, and other financial topics. November/December 2015

### **Financial Education Resource Page**

This Financial Services Roundtable (FSR) and the Consumer Financial Protection Bureau (CFPB) Web site offers financial tools and highlights educational initiatives and offerings from FSR member companies and the CFPB.

### **Financial Education Exchange**

The CFPB created this Web site that offers information on the CFPB's latest financial education tools, research, and webinars.

### **IdentityTheft.gov**

This FTC Web site is the federal government's one-stop resource to help people report and recover from identity theft. It is available in Spanish at [www.robodeidentidad.gov](http://www.robodeidentidad.gov).

### **Investing In Dreams: A Blueprint for Designing Children's Savings Account Programs**

CFED offers this guide to help organizations, cities, counties, and states design successful children's savings accounts programs.

## [MyCreditUnion.gov](http://MyCreditUnion.gov)

The National Credit Union Administration's (NCUA) official consumer protection Web site, MyCreditUnion.gov, and its financial literacy microsite, Pocket Cents, offer educational information, resources, and articles designed to help individuals make smarter financial decisions and better choices with their money.

## [MyMoney.gov](http://MyMoney.gov)

This U.S. Department of the Treasury site is a one-stop shop for Americans looking for financial education information and resources from across the federal government. The Web site highlights MyMoneyFive, a research clearinghouse with information and games focused on youth.

## [OCC Financial Literacy Resource Directory](#)

The OCC offers numerous resources important to bankers, organizations, and consumers of all ages. Visitors to the Web site can browse by topic or perform keyword searches for its Financial Literacy Resource Directory, which enables more efficient information searches within the directory.

## [SEC Investor.gov Alerts and Bulletins](#)

The U.S. Securities and Exchange Commission's Office of Investor Education and Advocacy provides numerous news alerts and bulletins for individual investors. Learning how to invest wisely and safely can assist investors in reaching their financial and retirement goals. These reports help inform investors about fraud and other information relevant to investing in stocks, bonds, mutual funds, and other securities.

## [World of Cents](#)

The NCUA offers this Web site that offers a fun and engaging way for children to learn the concepts of earning, saving and spending money while building their own magical world full of whimsical playhouses.

**HelpWithMyBank.gov:** The OCC's HelpWithMyBank.gov Web site provides answers to approximately 250 commonly asked banking questions. While targeted to customers of national banks and federal savings associations (FSA), the Web site has answers to many questions common to all bank and FSA consumers and provides useful information about contacting regulators of state banks, and other financial institutions; and includes an online complaint form for bank customers wishing to register their concerns to the OCC.

**Financial Literacy Resource Directory:** The OCC's *Financial Literacy Resource Directory* provides information on financial literacy resources, issues, and events of importance to bankers, organizations, and consumers of all ages. The resource directory includes descriptions of, and contact information for, government programs on financial literacy education and capability, and a sampling of organizations whose missions are to support financial literacy through campaigns, fact sheets, newsletters, conference materials, publications, and Web sites.

**MyMoney.gov:** MyMoney.gov is the U.S. government's Web site dedicated to teaching consumers the basics about financial education. The redesigned, interactive site includes information from 21 federal agencies and bureaus to help consumers plan for life events with financial implications, such as buying a home, balancing a checkbook, and planning for retirement. The Web site also provides money management tools, such as financial calculators and worksheets.

**Subscribe/Unsubscribe:** Sign up for the OCC's *Financial Literacy Update* by visiting the OCC's Web site.

**Have an upcoming financial literacy event worth noting?** Rolling out a new financial literacy initiative? Developing a new tool or product? Have general feedback? E-mail us at [communityaffairs@occ.treas.gov](mailto:communityaffairs@occ.treas.gov).

The information contained in the *Financial Literacy Update* was obtained from publicly available sources. Inclusion of a non-OCC event, activity, product, or hyperlink in this e-newsletter does not constitute an endorsement by the OCC. The OCC does not exercise editorial control over any of the information you may find when linking to non-OCC Web sites and cannot guarantee the accuracy of the information.